

Beginning September 23, several important consumer protection features of health reform, known as the Patient's Bill of Rights, are set to go into effect. These provisions seek to end insurance company abuses, and put consumers and their doctors back in control of their own care.

For plans beginning on or after September 23, 2010, all privately-insured Americans will have the following protections:

- Health coverage cannot be arbitrarily cancelled if you become sick.
- Children cannot be denied coverage due to a pre-existing condition.
- Children up to age 26 can stay on their parents' health plan.
- Health insurance companies cannot put a lifetime limit on health coverage.
- Health plans' annual limits are phased out over three years.

Beginning, September 23, 2010, consumers purchasing new health plans will have the following additional protections:

- Patients have the right to choose their own doctor.
- Preventive services will be available without deductible or co-payments.
- Patients have the right to both an internal and external appeal of insurers' coverage decisions.
- Patients have the right to access out-of-network emergency room care at in-network

cost-sharing rates.